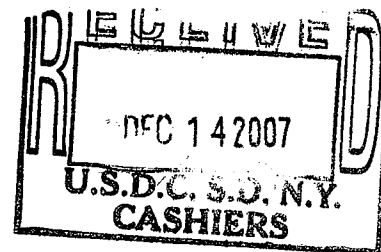


Duval & Stachenfeld LLP  
 Attorneys for Plaintiff  
 By: Allan N. Taffet, Esq. (AT-5181)  
 Joshua C. Klein, Esq. (JK-4558)  
 300 East 42<sup>nd</sup> Street  
 New York, New York 10017  
 Tel. No.: (212) 883-1700



UNITED STATES DISTRICT COURT  
 SOUTHERN DISTRICT OF NEW YORK

----- X  
 DLJ MORTGAGE CAPITAL, INC.,  
 :  
 :  
 Plaintiff,  
 :  
 :  
 -against-  
 :  
 :  
 CAMERON FINANCIAL GROUP, INC.,  
 :  
 :  
 Defendant.  
 :  
 :  
 ----- X

**AMENDED COMPLAINT**

07 Civ. 3746 (LAP) (HBP)

Plaintiff DLJ Mortgage Capital, Inc. (hereinafter "DLJMC" or "plaintiff"), by its attorneys, Duval & Stachenfeld LLP, for its Amended Complaint against defendant Cameron Financial Group, Inc. ("Cameron" or "Defendant"), alleges as follows:

**JURISDICTION AND VENUE**

1. This Court has jurisdiction over all claims based on diversity of citizenship pursuant to 28 U.S.C. § 1332. Plaintiff DLJMC is a Delaware corporation with its principal place of business in New York. Upon information and belief, Cameron is a California corporation with its principal place of business in California. The matter in controversy exceeds \$75,000.00, exclusive of interest and costs.

2. Venue is proper pursuant to 28 U.S.C. § 1391(a).

### **THE PARTIES**

3. Plaintiff DLJMC is a corporation organized and existing under the laws of the state of Delaware. DLJMC is a purchaser of mortgage loans and maintains its principal place of business in New York, New York.

4. Upon information and belief, defendant Cameron is a corporation organized and existing under the laws of the state of California. Upon information and belief, Cameron is a mortgage banker and maintains its principal place of business in San Luis Obispo, California.

### **FACTUAL ALLEGATIONS**

#### **Cameron's Failure to Honor Its Obligations Under the Cameron Purchase Agreements**

5. On June 1, 2001, DLJMC and Cameron entered into a Seller's Purchase, Warranties and Interim Servicing Agreement (the "Original Purchase Agreement").

6. On April 1, 2005, DLJMC and Cameron entered into an Amended and Restated Seller's Purchase, Warranties and Interim Servicing Agreement (the "Amended and Restated Purchase Agreement").

7. Under the Original Purchase Agreement and the Amended and Restated Purchase Agreement, Cameron would originate and sell mortgage loans to DLJMC in accordance with the respective terms of each Purchase Agreement.

8. DLJMC has performed and completed all of the terms and conditions required of it by the Original Purchase Agreement and the Amended and Restated Purchase Agreement, (collectively, the "Cameron Purchase Agreements").

9. As set forth below, Cameron has breached the Cameron Purchase Agreements in several respects, including, but not limited to, failing to repurchase loans due to early payment defaults pursuant to Sections 3.05 of each of the Cameron Purchase Agreements.

10. Pursuant to Sections 3.05 of the Cameron Purchase Agreements, entitled “Repurchase of Mortgage Loans with Early Payment Defaults,” Cameron agreed to repurchase from DLJMC certain mortgage loans as to which there occurred payment defaults within three months after the Closing Date (as defined in the Cameron Purchase Agreements) for such Mortgage Loans. Sections 3.05 of the Cameron Purchase Agreements specifically provide as follows:

If (a) a Mortgagor is thirty (30) days or more delinquent with respect to any of the first three (3) Monthly Payments due to [DLJMC] on the related Mortgage Loan immediately following the applicable Closing Date . . . [Cameron], at [DLJMC’s] option, shall promptly repurchase such Mortgage Loan from [DLJMC] within five (5) Business Days’ of receipt of written notice from [DLJMC], in accordance with the procedures set forth in Sections 3.03 hereof, however, any such repurchase shall be made at the Repurchase Price.

11. Thus, the Cameron Purchase Agreements expressly and unambiguously confer upon DLJMC the right to cause Cameron to repurchase, and impose on Cameron the obligation to repurchase, at the Repurchase Price, any Early Payment Default Loans as to which DLJMC requests repurchase.

12. Further, pursuant to Sections 8.01 of the Cameron Purchase Agreements, Cameron agreed to indemnify DLJMC for any and all claims, losses, damages, penalties, fines, forfeitures, legal fees and related costs, judgments and any other costs, fees and expenses that DLJMC may sustain in any way related to Cameron’s failure to observe and perform its duties, obligations, and covenants in strict compliance with the terms of the Cameron Purchase Agreements. See Cameron Purchase Agreements, Sections 8.01.

### **The Cooper Loan**

13. On or about November 28, 2005, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased a mortgage loan made to borrower

Gertrude Cooper ("Cooper") in the original amount of \$265,500.00 (the "Cooper Loan"). The Cooper Loan is evidenced by a Note in connection with the real property located at 900 34<sup>th</sup> Avenue North, Minneapolis, Minnesota 55412.

14. In December, 2005 and January, 2006, Cooper failed to make the required monthly payments and became delinquent on the Cooper Loan.

15. On February 22, 2006, DLJMC requested that Cameron repurchase the Cooper Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit A is a true and correct copy of DLJMC's February 22, 2006 repurchase request).

16. To date, Cameron has failed and refused to repurchase the Cooper Loan from DLJMC.

**The Roque Loan**

17. On or about November 28, 2005, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased a mortgage loan made to borrower Zenaida Roque ("Roque") in the original amount of \$329,000.00 (the "Roque Loan"). The Roque Loan is evidenced by a Note in connection with the real property located at 816 East Calbas Street, Carson, California 90745.

18. In February, 2006, Roque failed to make the required monthly payment and became delinquent on the Roque Loan.

19. On June 27, 2006, DLJMC requested that Cameron repurchase the Roque Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit B is a true and correct copy of DLJMC's June 27, 2006 repurchase request).

20. To date, Cameron has failed and refused to repurchase the Roque Loan from DLJMC.

**The Johnson Loan**

21. On or about November 28, 2005, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased a mortgage loan made to borrower Donell Johnson ("Johnson") in the original amount of \$701,700.00 (the "Johnson Loan"). The Johnson Loan is evidenced by a Note in connection with the real property located at 7643 Seattle Drive, La Mesa, California 91941.

22. In February, 2006, Johnson failed to make the required monthly payment and became delinquent on the Johnson Loan.

23. On April 28, 2006, DLJMC requested that Cameron repurchase the Johnson Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit C is a true and correct copy of DLJMC's April 28, 2006 repurchase request).

24. To date, Cameron has failed and refused to repurchase the Johnson Loan from DLJMC.

**The Vasquez Loans**

25. On or about June 29, 2006, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased two mortgage loans made to borrower Florentina Vasquez ("Vasquez") in the original amounts of \$456,000.00 (the "First Vasquez Loan") and \$114,000.00 (the "Second Vasquez Loan" and together with the "First Vasquez Loan," the "Vasquez Loans"). The Vasquez Loans are each evidenced by a Note in connection with the real property located at 12638 Glenoaks Boulevard, Sylmar, California 91342.

26. In August, 2006, Vasquez failed to make the required monthly payment and became delinquent on the First Vasquez Loan.

27. On October 19, 2006, DLJMC requested that Cameron repurchase the First Vasquez Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit D is a true and correct copy of DLJMC's October 19, 2006 repurchase request).

28. In July, 2006, Vasquez failed to make the required monthly payment and became delinquent on the Second Vasquez Loan.

29. On February 16, 2007, DLJMC requested that Cameron repurchase the Second Vasquez Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit E is a true and correct copy of DLJMC's February 16, 2007 repurchase request).

30. To date, Cameron has failed and refused to repurchase the Vasquez Loans from DLJMC.

#### **The Ford Loan**

31. On or about February 6, 2007, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased a mortgage loan made to borrower Erica Ford ("Ford") in the original amount of \$194,160.00 (the "Ford Loan"). The Ford Loan is evidenced by a Note in connection with the real property located at 10740 West Taft Street, Phoenix, Arizona 85037.

32. In April, 2007, Ford failed to make the required monthly payment and became delinquent on the Ford Loan.

33. On August 22, 2007, DLJMC requested that Cameron repurchase the Ford Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron



Purchase Agreements. (Attached hereto as Exhibit F is a true and correct copy of DLJMC's August 22, 2007 repurchase request).

34. To date, Cameron has failed and refused to repurchase the Ford Loan from DLJMC.

**The Martinez Loan**

35. On or about June 29, 2006, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased a mortgage loan made to borrower Victoria Martinez ("Martinez") in the original amount of \$74,000.00 (the "Martinez Loan"). The Martinez Loan is evidenced by a Note in connection with the real property located at 15500 Tustin Village Way # 26, Tustin, California 92780.

36. In August, 2006, Martinez failed to make the required monthly payment and became delinquent on the Martinez Loan.

37. On October 19, 2006, DLJMC requested that Cameron repurchase the Martinez Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit D is a true and correct copy of DLJMC's October 19, 2006 repurchase request).

38. To date, Cameron has failed and refused to repurchase the Martinez Loan from DLJMC.

**The Josephson Loan**

39. On or about June 29, 2006, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased a mortgage loan made to borrower Larry Josephson ("Josephson") in the original amount of \$112,000.00 (the "Josephson Loan"). The Josephson Loan is evidenced by a Note in connection with the real property located at 304 South Osborne Avenue, Gillette, Wyoming 82716.

40. In July, 2006, Josephson failed to make the required monthly payment and became delinquent on the Josephson Loan.

41. On September 25, 2006, DLJMC requested that Cameron repurchase the Josephson Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit G is a true and correct copy of DLJMC's September 25, 2006 repurchase request).

42. To date, Cameron has failed and refused to repurchase the Josephson Loan from DLJMC.

**The Combs Loan**

43. On or about June 29, 2006, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased a mortgage loan made to borrower Joanne Combs ("Combs") in the original amount of \$196,000.00 (the "Combs Loan"). The Combs Loan is evidenced by a Note in connection with the real property located at 1041 Edgerton Avenue, St. Paul, Minnesota 55101.

44. In August and September, 2006, Combs failed to make the required monthly payments and became delinquent on the Combs Loan.

45. On February 16, 2007, DLJMC requested that Cameron repurchase the Combs Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit E is a true and correct copy of DLJMC's February 16, 2007 repurchase request).

46. To date, Cameron has failed and refused to repurchase the Combs Loan from DLJMC.



**The Shah Loans**

47. On or about June 29, 2006, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased two mortgage loans made to borrower Fakhra Shah ("Shah") in the original amounts of \$404,000.00 (the "First Shah Loan") and \$75,750.00 (the "Second Shah Loan" and together with the "First Shah Loan," the "Shah Loans"). The Shah Loans are each evidenced by a Note in connection with the real property located at 1527 East Tierra Court, Gilbert, Arizona 85296.

48. In August and October, 2006, Shah failed to make the required monthly payments and became delinquent on the Shah Loans.

49. On January 12, 2007, DLJMC requested that Cameron repurchase the Shah Loans from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit H is a true and correct copy of DLJMC's January 12, 2007 repurchase request).

50. To date, Cameron has failed and refused to repurchase the Shah Loans from DLJMC.

**The Conedy Loan**

51. On or about October 26, 2006, pursuant to the Cameron Purchase Agreements, Cameron sold and DLJMC purchased a mortgage loan made to borrower Patricia Conedy ("Conedy") in the original amount of \$50,000.00 (the "Conedy Loan"). The Conedy Loan is evidenced by a Note in connection with the real property located at 2051 West 83<sup>rd</sup> Street, Los Angeles, California 90047.

52. In November and December, 2006, Conedy failed to make the required monthly payments and became delinquent on the Conedy Loan.

53. On January 24, 2007, DLJMC requested that Cameron repurchase the Conedy Loan from DLJMC due to the early payment default under Sections 3.05 of the Cameron Purchase Agreements. (Attached hereto as Exhibit I is a true and correct copy of DLJMC's January 24, 2007 repurchase request).

54. To date, Cameron has failed and refused to repurchase the Conedy Loan from DLJMC.

**FIRST CLAIM FOR RELIEF**  
**(Breach of Contract)**

55. Plaintiff DLJMC realleges paragraphs 1 through 54 of this complaint as if fully set forth herein.

56. Pursuant to Sections 2.01 of the Cameron Purchase Agreements, Cameron agreed to sell, and DLJMC agreed to purchase, the subject mortgage loans and the servicing rights related to those subject mortgage loans.

57. Pursuant to Sections 3.05 of the Cameron Purchase Agreements, Cameron agreed that "[i]f (a) a Mortgagor is thirty (30) days or more delinquent with respect to any of the first three (3) Monthly Payments due to [DLJMC] on the related Mortgage Loan immediately following the applicable Closing Date . . . [Cameron], at [DLJMC's] option, shall promptly repurchase such Mortgage Loan from [DLJMC] within five (5) Business Days' of receipt of written notice from [DLJMC][.]"

58. DLJMC has requested that Cameron repurchase the Cooper Loan, Roque Loan, Johnson Loan, Vasquez Loans, Ford Loan, Martinez Loan, Josephson Loan, Combs Loan, Shah Loans and Conedy Loan due to their respective violations of the Cameron Purchase Agreements, as set forth in paragraphs 13 through 54 above. The amount due to repurchase these Loans, as of November 30, 2007, is \$2,789,034.43.

59. Cameron has failed and refused to repurchase the Cooper Loan, Roque Loan, Johnson Loan, Vasquez Loans, Ford Loan, Martinez Loan, Josephson Loan, Combs Loan, Shah Loans and Conedy Loan in violation of the terms of the Cameron Purchase Agreements.

60. DLJMC has performed its obligations under the Cameron Purchase Agreements.

61. As a direct, proximate and actual result of Cameron's breach of its obligations to repurchase the Cooper Loan, Roque Loan, Johnson Loan, Vasquez Loans, Ford Loan, Martinez Loan, Josephson Loan, Combs Loan, Shah Loans and Conedy Loan, DLJMC has suffered damages in an amount to be determined at trial, but which is not less than \$2,789,034.43 as of November 30, 2007.

**SECOND CLAIM FOR RELIEF**  
**(Unjust Enrichment)**

62. Plaintiff DLJMC realleges paragraphs 1 through 61 of this complaint as if fully set forth herein.

63. For each of the loans at issue, Cameron received payment from DLJMC when it purchased the loans.

64. Cameron now has wrongfully refused to repurchase the Cooper Loan, Roque Loan, Johnson Loan, Vasquez Loans, Ford Loan, Martinez Loan, Josephson Loan, Combs Loan, Shah Loans and Conedy Loan, causing DLJMC to lose the use of those moneys due and owing, and requiring DLJMC to incur attorneys' fees to recover these costs due under the Cameron Purchase Agreements. It would be unjust and inequitable to allow Cameron to benefit in this manner.

65. By reason of the foregoing, Cameron has been unjustly enriched at the expense of DLJMC, and DLJMC has suffered damages in an amount to be established at trial.

**THIRD CLAIM FOR RELIEF**  
**(Indemnification – Legal Fees and Related Costs)**

66. Plaintiff DLJMC realleges paragraphs 1 through 65 of this complaint as if fully set forth herein.

67. Pursuant to Sections 8.01 of the Cameron Purchase Agreements, Cameron agreed to indemnify DLJMC for any and all claims, losses, damages, penalties, fines, forfeitures, legal fees and related costs, judgments, and any other costs, fees and expenses that DLJMC may sustain in any way related to Cameron's failure to observe and perform its duties, obligations, and covenants in strict compliance with the terms of the Cameron Purchase Agreements. See Cameron Purchase Agreements, Sections 8.01.

68. Cameron's indemnification obligation expressly includes the legal fees and related costs and any other costs, fees and expenses that DLJMC may sustain in connection with Cameron's failure to observe and perform its obligation to repurchase the Cooper Loan, Roque Loan, Johnson Loan, Vasquez Loans, Ford Loan, Martinez Loan, Josephson Loan, Combs Loan, Shah Loans and Conedy Loan, including, but not limited to, the attorneys' fees and other expenses incurred in this action.

69. Cameron is therefore liable to DLJMC for all of DLJMC's legal fees and related costs, and all other costs, fees and expenses that DLJMC has incurred, is incurring and will incur in connection with Cameron's failure to observe and perform its obligation to repurchase the Cooper Loan, Roque Loan, Johnson Loan, Vasquez Loans, Ford Loan, Martinez Loan, Josephson Loan, Combs Loan, Shah Loans and Conedy Loan.

**PRAYER FOR RELIEF**

WHEREFORE, plaintiff DLJMC respectfully requests judgment against Cameron as follows:

A. Ordering Cameron to repurchase the Cooper Loan, Roque Loan, Johnson Loan, Vasquez Loans, Ford Loan, Martinez Loan, Josephson Loan, Combs Loan, Shah Loans and Conedy Loan for the amount of \$2,789,034.43 as of November 30, 2007, plus interest;

B. Awarding DLJMC its attorneys' fees and related costs, and all other costs, fees and expenses that DLJMC has incurred, is incurring and will incur in this action in connection with Cameron's failure to observe and perform its obligations to repurchase the Cooper Loan, Roque Loan, Johnson Loan, Vasquez Loans, Ford Loan, Martinez Loan, Josephson Loan, Combs Loan, Shah Loans and Conedy Loan; and

C. Granting such other and further relief as the Court may deem just and proper.

Dated: New York, New York  
December 14, 2007

Duval & Stachenfeld LLP  
Attorneys for Plaintiff  
DLJ Mortgage Capital, Inc.

By:



Allan N. Taffet, Esq. (AT-5181)  
Joshua C. Klein, Esq. (JK-4558)  
300 East 42<sup>nd</sup> Street  
New York, New York 10017  
Tel. No.: (212) 883-1700

# **EXHIBIT A**



MAY. 3.2007 3:30PM CREDIT SUISSE

NO.967 P.1/24

## Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. • Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 • (212) 325-2000

### By Overnight Courier

February 22, 2006

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1065 Miiguera Street  
San Luis Obispo, CA, 93401

### RE: Repurchase of Mortgage Loans With Early Payment Defaults

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of April 01, 2005 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$274,632.27. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B details the computation of the amount due. Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on March 01, 2006 to DLJMC as follows:

Citibank  
New York, NY  
ABA #: 021-000-089  
Account: DLJ Mortgage Capital, Inc.  
Account #: 30489038  
Attn: Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$65.90 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

MAY. 3.2007 3:30PM CREDIT SUISSE

NO: 967 P. 2/24

If have any questions or if you should require any additional information, please contact Ms. Olivia Hafner of our Client Management Group at 212-325-7624 or e-mail her at [olivia.hafner@credit-suisse.com](mailto:olivia.hafner@credit-suisse.com).

Please call me at (212) 538-1426 when the funds are wired to DLJMC and to discuss the return of the collateral files or if you should require any additional information.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Demetri.E Catis

cc: – Kelvin Fynaardt

March 17, 2005

TOTAL DUE TO MORTGAGE CAPITAL, INC.: 47,962,211

# **EXHIBIT B**

MAY. 3.2007 3:31PM CREDIT SUISSE

NO.967 P.7/24

## Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. • Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 • (212) 325-2000

### By Overnight Courier

June 27, 2006

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1065 Higuera Street  
San Luis Obispo, CA, 93401 USA

RE: Repurchase of Mortgage Loans With Early Payment Defaults

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of April 01, 2005 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$341,286.32. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B details the computation of the amount due. Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on July 05, 2006 to DLJMC as follows:

Citibank  
New York, NY  
ABA #: 021-000-089  
Account: DLJ Mortgage Capital, Inc.  
Account #: 30489038  
Attn: Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$62.60 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

MAY. 3.2007 3:31PM CREDIT SUISSE

NO.967 P.8/24

If have any questions or if you should require any additional information, please contact Ms. Olivia Hafner of our Client Management Group at 212-325-7624 or e-mail her at [olivia.hafner@credit-suisse.com](mailto:olivia.hafner@credit-suisse.com).

Please call me at (212) 325-6605 when the funds are wired to DLJMC and to discuss the return of the collateral files.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Demetri.E Catis

cc: - Olivia Hafner  
cc: - Kelvin Fynaardt



MAY. 3.2007 3:31PM CREDIT SUISSE

NO. 967 P. 9/24

**DLJ Mortgage Capital, INC.**  
**C/O Credit Suisse Securities (USA) LLC**  
 Eleven Madison Avenue - 4th Floor  
 New York, NY 10010-3629

**Purchaser:** Credit Suisse Securities (USA) LLC  
**Issue Date:** N/A - Actual  
**Settlement Date:** 01/05/2006

OLN Code	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System Code	System Name	System 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The following are DLJ Mortgage Capital, Inc. wiring instructions:  
**CREDIT SUISSE**  
 ABA: 1021-000-345  
 A/C: 33048500  
 Reference: Credit Suisse Securities (USA) LLC  
 Attention: Rick Han

In addition to the foregoing, please note that you (the Purchaser) shall be responsible for providing the loan servicer for  
 extension of the loan and for the extension of the loan.

**TOTAL DUE DLJ MORTGAGE CAPITAL, INC.:** \$34,255.92

Per Item (for respective other settlement date): \$34,255.92

# EXHIBIT C

MAY. 3.2007 3:30PM CREDIT SUISSE

NO.967 P.4/24

## Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. • Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 • (212) 325-2000

### By Overnight Courier

April 28, 2006

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1065 Higuera Street  
San Luis Obispo, CA, 93401 USA

RE: Repurchase of Mortgage Loans With Early Payment Defaults

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of April 01, 2005 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$724,769.36. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B details the computation of the amount due. Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on May 05, 2006 to DLJMC as follows:

Citibank  
New York, NY  
ABA #: 021-000-089  
Account: DLJ Mortgage Capital, Inc.  
Account #: 30489038  
Attn: Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$142.78 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

MAY. 3.2007 3:31PM CREDIT SUISSE

NO.967 P.5/24

If have any questions or if you should require any additional information, please contact Ms. Olivia Hafner of our Client Management Group at 212-325-7624 or e-mail her at [olivia.hafner@credit-suisse.com](mailto:olivia.hafner@credit-suisse.com).

Please call me at (212) 538-1426 when the funds are wired to DLJMC and to discuss the return of the collateral files.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Rick Hahn

cc: - Olivia Hafner  
cc: - Kelvin Fynaardt

**Purchaser:** Shanghai Zhongneng Environmental Protection Co., Ltd.

May 15, 2005,

[illegible]

TOTAL DUE ON MORTGAGE CAPITAL, INC.: 2,372,000

The following are ☐ Mortgage Capital, Inc. Writing Instructions:  
 Callbox: NYC  
 ABA: 021-400-283  
 A/C # 30627006  
 A/C: ☐ Mortgage Capital, Inc.  
 Reference to Cameron Financial Group, Inc.  
 Attn: Rick Hahn

For Dorian (for requirements enter settlement date) [.....] 3/14/2018

In addition to the foreclosed, please note that you (The Purchaser) shall be responsible to reimburse the loan servicer for  
 paying delinquent, and auctioned and/or repossessed to the lender at the time of the servicing transfer

# **EXHIBIT D**



MAY. 3.2007 3:32PM CREDIT SUISSE

NO.967 P.13/24

## Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. • Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 • (212) 325-2000

### By Overnight Courier

October 19, 2006

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1065 Higuera Street  
San Luis Obispo, CA, 93401 USA

### RE: Repurchase of Mortgage Loans With Early Payment Defaults

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of April 01, 2005 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$551,328.44. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B details the computation of the amount due. Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on October 26, 2006 to DLJMC as follows:

Citibank  
New York, NY  
ABA #:021-000-089  
Account:DLJ Mortgage Capital, Inc.  
Account #:30489038  
Attn:Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$118.15 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

MAY. 3.2007 3:32PM CREDIT SUISSE

NO.967 P.14/24

If have any questions or if you should require any additional information, please contact Ms. Olivia Hafner of our Client Management Group at 212-325-7624 or e-mail her at [olivia.hafner@credit-suisse.com](mailto:olivia.hafner@credit-suisse.com).

Please call me Rick Hahn (212) 538-1426 when the funds are wired to DLJMC and to discuss the return of the collateral files.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Demetri E Catis

cc: - Olivia Hafner  
cc: - Kelvin Fynaardt

Purchaser: Esmeralda Taniguchi Sosa y Falc.

**October 26, 2006**

[illegible]

The following are DuPont Capital, Inc. WebWorld participants:

CHRYSLER-NYC	ABA: 021-006-000
ABC # 30-41003	
NCCI: DL1-Mortgage Capital, Inc.	
Reference: Cameron Financial Group, Inc.	
Attor: Rick Hahn	

Per them (for request/see after settlement date): 5/24/2014  
In addition to the foregoing, please note that you'll be charged a half an hour for a consultation. The hour is for the  
substantive consultation and not attorney's fees provided to the client at the time of the services rendered.

# EXHIBIT E

MAY. 3.2007 3:34PM CREDIT SUISSE

NO. 967 P. 22/24

## Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. • Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 • (212) 325-2000

By Overnight Courier

February 16, 2007

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1065 Higuera Street  
San Luis Obispo, CA, 93401 USA

**RE: Repurchase of Mortgage Loans With Early Payment Defaults**

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of April 01, 2005 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$500,694.43. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B' details the computation of the amount due. Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on February 23, 2007 to DLJMC as follows:

Citibank  
New York, NY  
ABA #:021-000-089  
Account:DLJ Mortgage Capital, Inc.  
Account #:30489038  
Attn:Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$115.58 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

MAY. 3.2007 3:34PM CREDIT SUISSE

NO.967 P.23/24

If have any questions or if you should require any additional information, please contact Ms. Olivia Hafner of our Client Management Group at 212-325-7624 or e-mail her at [olivia.hafner@credit-suisse.com](mailto:olivia.hafner@credit-suisse.com).

Please call Rick Hahn at (212) 538-1426 when the funds are wired to DLJMC and to discuss the return of the collateral files.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Demetri.E Catis

cc: - Olivia Hafner  
cc: - Kelvin Fynaardt





# **EXHIBIT F**

# Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. •Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 •(212) 325-2000

**By Overnight Courier**

**August 22, 2007**

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1065 Higuera Street  
San Luis Obispo, CA, 93401 USA

**RE: Repurchase of Mortgage Loans With Early Payment Defaults**

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of June 01, 2001 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$197,784.51. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B details the computation of the amount due. Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on August 29, 2007 to DLJMC as follows:

Citibank  
New York, NY  
ABA #:021-000-089  
Account:DLJ Mortgage Capital, Inc.  
Account #:30489038  
Attn:Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$37.08 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

If you have any questions or require any additional information, please contact either Ms. Olivia Hafner (212-325-7624; olivia.hafner@credit-suisse.com) or Ms. Mona Yu (212-538-1235; mona.yu@credit-suisse.com) both of our Client Management Group.

Please call Rick Hahn at (212) 538-1426 when the funds are wired to DLJMC and to discuss the return of the collateral files.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Shirley Stakemann

cc: - Olivia Hafner  
cc: - Mona Yu  
cc: - Kelvin Fynaardt

DLJ Mortgage Capital, Inc.  
C/O Credit Suisse Securities (USA) LLC  
Eleven Madison Avenue - 4th Floor  
New York, NY 10010-3629

Purchaser: CREDIT SUISSE SECURITIES (USA) LLC

Issue Date: N/A - Actual  
Settlement Date:

August 28, 2007

DLJMC Loan #	Service Loan #	Prior Service Loan #	Seller/Loan #	Name	Settlement Date	Len Position	Service	Acct Date	Balance	Next Due Date	Month Paid	Days Interest To Settlement	Total Interest	Repurchase Price	Repurchase Premium	Total Due DLJMC	Loan Status	Reason For Repurchase
60031804	1058354		200600070	FORD	02/06/07	1	FAIRBK	07/01/07	\$184,159.99	06/01/07	6,6750	\$37.09	118 \$4,375.34	88.6133	-\$760.82	\$197,784.51		30 Days Late for April

The following are DLJ Mortgage Capital, Inc. wiring instructions:

Citibank NYC  
ABA: 021-000-088  
AC: 30458038  
DLJ Mortgage Capital, Inc.  
Reference: Caramon Financial Group, Inc.  
Attn: CIO, Main

TOTAL DUE DLJ MORTGAGE CAPITAL, INC.: \$197,784.51

Per Order for repurchase after settlement date: 200600070  
In addition to the foregoing, please note that you (the Purchaser) shall be responsible to reimburse the loan servicer for  
outstanding corporate and servicer advances related to the loans at the time of the servicing transfer.

# EXHIBIT G

MAY. 3.2007 3:32PM CREDIT SUISSE

NO.967 P.10/24

## Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. • Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 • (212) 325-2000

By Overnight Courier

September 25, 2006

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1065 Higuera Street  
San Luis Obispo, CA, 93401 USA

RE: Repurchase of Mortgage Loans With Early Payment Defaults

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of April 01, 2005 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$146,621.81. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B details the computation of the amount due, Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on October 02, 2006 to DLJMC as follows:

Citibank  
New York, NY  
ABA #:021-000-089  
Account:DLJ Mortgage Capital, Inc.  
Account #:30489038  
Attn:Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$38.07 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

MAY. 3.2007 3:32PM CREDIT SUISSE

NO.967 P.11/24

If have any questions or If you should require any additional information, please contact Ms. Olivia Hafner of our Client Management Group at 212-325-7624 or e-mail her at [olivia.hafner@credit-suisse.com](mailto:olivia.hafner@credit-suisse.com).

Please call Rick Hahn at (212) 538-1426 when the funds are wired to DLJMC and to discuss the return of the collateral files.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Demetri.E Catis

cc: - Olivia Hafner  
cc: - Kelvin Fynaardt



Purchaser: ESTER BACH OF 10111 E. GARDEN PK. #102

October 2, 2006

TOTAL DUE TO MORTGAGE CAPITAL, INC. 1,285,371.00

Per Open Air requirements, your settlement shall be: \$500,000

In addition to the foregoing, please note that you (the Purchaser) shall be responsible for enforcing the loan secured for subordinate, superior and secure advances related to the Project at the time of the period of receipt.

# EXHIBIT H

MAY. 3.2007 3:33PM CREDIT SUISSE

NO.967 P.16/24

## Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. • Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 • (212) 325-2000

By Overnight Courier

January 12, 2007

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1065 Higuera Street  
San Luis Obispo, CA, 93401 USA

RE: Repurchase of Mortgage Loans With Early Payment Defaults

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of April 01, 2005 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$502,956.52. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B details the computation of the amount due. Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on January 19, 2007 to DLJMC as follows:

Citibank  
New York, NY  
ABA #:021-000-089  
Account:DLJ Mortgage Capital, Inc.  
Account #:30489038  
Attn:Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$118.17 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

MAY. 3.2007 3:33PM CREDIT SUISSE

NO.967 P.17/24

If have any questions or if you should require any additional information, please contact Ms. Olivia Hafner of our Client Management Group at 212-325-7624 or e-mail her at [olivia.hafner@credit-suisse.com](mailto:olivia.hafner@credit-suisse.com).

Please call Rick Hahn at (212) 538-1426 when the funds are wired to DLJMC and to discuss the return of the collateral files.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Demetri.E Catis

cc: - Olivia Hafner  
cc: - Kelvin Fynaardt

**Purchaset:** Quintore Training All Categories

February 18, 2007::

[illegible]

TOTAL OF THE DEJ MORTGAGE-CAPITAL, INC.: 17,813,800,000

For Pledge (for requirements after endorsement date): 3/24/78

# **EXHIBIT I**

MAY. 3.2007 3:33PM CREDIT SUISSE

NO.967 P.19/24

## Credit Suisse Securities (USA) LLC

DLJ Mortgage Capital, Inc. • Eleven Madison Avenue, 4th Floor, New York, New York 10010-3629 • (212) 325-2000

### By Overnight Courier

January 24, 2007

Mr. Carey Fierro  
Cameron Financial Group, Inc.  
1055 Higuera Street  
San Luis Obispo, CA, 93401 USA

### RE: Repurchase of Mortgage Loans With Early Payment Defaults

Dear Mr. Fierro:

Pursuant to Section 3.05 of the Sellers Purchase, Warranties and Interim Servicing Agreement, dated as of June 01, 2001 (the "Agreement"), by and between DLJ Mortgage Capital, Inc. ("DLJMC") and Cameron Financial Group, Inc. (the "Seller"), please accept this letter as DLJMC's request for repurchase of the Loans (as defined herein) in the amount of \$54,361.84. All terms used herein and not otherwise defined shall have the meanings ascribed to them in the agreement.

Section 3.05 of the Agreement requires the Seller to repurchase at the repurchase price, each loan with an early payment default (as described in such Section). The borrower's failure to pay certain monthly payments due under the Agreement for each of the loans listed on the attached Schedule A (the "Loans") violates the terms of Section 3.05 of the Agreement. The attached schedule B details the computation of the amount due. Borrower pay history and collector comments have also been enclosed to assist you in the review.

Accordingly, please wire the above funds on January 31, 2007 to DLJMC as follows:

Citibank  
New York, NY  
ABA #:021-000-089  
Account:DLJ Mortgage Capital, Inc.  
Account #:30489038  
Attn:Frederick Hahn  
Ref: Cameron Financial Group, Inc.

For a repurchase date after the above date, please increase the amount due DLJMC by \$17.70 per diem interest. In addition to the foregoing, the Seller shall reimburse the loan servicer for outstanding corporate and escrow advances related to the Loans at the time of the servicing transfer.

MAY. 3.2007 3:34PM CREDIT SUISSE

NO.957 P.20/24

If have any questions or if you should require any additional information, please contact Ms. Olivia Hafner of our Client Management Group at 212-325-7624 or e-mail her at [olivia.hafner@credit-suisse.com](mailto:olivia.hafner@credit-suisse.com).

Please call Rick Hahn at (212) 538-1426 when the funds are wired to DLJMC and to discuss the return of the collateral files.

Sincerely,  
DLJ Mortgage Capital, Inc.

By: Demetri.E Catis

cc: - Olivia Hafner  
cc: - Kelvin Fynaardt



**Purchaser:** Camden Steel and Pipe, Inc.

January 1, 2007

[illegible]

TOTAL DUE ON MORTGAGE CAPITAL, BNA: 2,000,000

The following are Old Keyforge Capital's lead writing institutions:

Chardan NYC
AUA : 671-686-0799
AIC # 30429034
ACE Global Mortgage Capital Inc.
Reference: Carmon Financial Group, Inc.
Adrian Polak-Mahir

For Data (for comparison after settlement date) 11-2-2020